

Form 410

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Ray Terzich
Mary Kay Terzich
Debtor(s)

Bankruptcy Case No.: 18-22260-CMB

Chapter: 13
Docket No.: 70 – 69
Concil. Conf.: September 17, 2020 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **August 3, 2020**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit* or *Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **August 18, 2020**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

On **September 17, 2020 at 09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the Conciliation Conference, a hearing will be scheduled and orally announced at the conclusion of the Conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the Conciliation conference to the extent such parties desire more information regarding the outcome of the Conciliation Conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: June 19, 2020

cm: All Creditors and Parties In Interest

Carlota M. Bohm
United States Bankruptcy Judge

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Ray Terzich
 Mary Kay Terzich
 Debtors

Case No. 18-22260-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: 410

Page 1 of 2
 Total Noticed: 38

Date Rcvd: Jun 19, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 21, 2020.

db/jdb
 cr
 +Ray Terzich, Mary Kay Terzich, 1234 Pocono Street, Pittsburgh, PA 15218-1112
 +Pittsburgh Water & Sewer Authority, Goehring, Rutter, and Boehm,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219,
 UNITED STATES 15219-6101
 14858078 +Atlantic Credit & Finance Inc., assignee of Capital One, c/o Apothaker & Associates P.C.,
 520 Fellowship Road C306, Mount Laurel, NJ 08054-3410
 14858079 +BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
 14886117 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14858083 +CitiCards CBNA, PO Box 6190, Sioux Falls, SD 57117-6190
 14858087 +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
 14858084 Discover Bank, c/o Stock & Grimes LP, 21 Yost Blvd., Suite 301,
 Pittsburgh, PA 15221-5283
 14858085 Dollar Bank FSB, 3 Gateway Center West, Pittsburgh, PA 15222
 14858086 +Dollar Bank Visa, P.O. Box 3969, Pittsburgh, PA 15230-3969
 14858090 +Edwin A. Abrahamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701
 14858091 +FBN Omaha, PO Box 3412, Omaha, NE 68103-0412
 14858093 KML Law Group, BNY Mellon Independence Center, 701 Market Street - Suite 5000,
 New York, NY 10106
 14858094 +LVNV Funding LLC, 120 North Keyser Avenue, Scranton, PA 18504-9701
 15161551 NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
 14858096 +Northstar Capital Acquisition LLC, c/o Apothaker & Associates PC, 520 Fellowship Road, C306,
 Mount Laurel, NJ 08054-3410
 14860616 +PERI GARITE, ATTN CARD WORKS, 101 CROSSWAYS PARK DR W, WOODBURY NY 11797-2020
 (address filed with court: First National Bank of Omaha, 1620 Dodge Street, Stop code 3105,
 Omaha, NE 68197)
 14858098 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 14858099 +PNC Bank Mortgage Services, PO Box 8703, Dayton, OH 45401-8703
 14887466 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
 14868029 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue,
 Pittsburgh, PA 15233-1828
 14891200 +Pittsburgh Water & Sewer Authority, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire,
 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101
 14887660 UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14858080 +E-mail/Text: kburkley@bernsteinlaw.com Jun 20 2020 03:52:10 Bernstein -Burkley, PC,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 14858081 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 20 2020 04:09:45 Capital One Bank,
 P. O. Box 30281, Salt Lake City, UT 84130-0281
 14858082 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Jun 20 2020 04:09:46
 Capital One Bank USA NA, 15000 Capital One Drive, Richmond, VA 23286-0001
 14880841 E-mail/Text: bnc-quantum@quantum3group.com Jun 20 2020 03:51:13
 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 14894669 +E-mail/Text: kburkley@bernsteinlaw.com Jun 20 2020 03:52:10 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14858092 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jun 20 2020 03:51:42 Key Bank NA,
 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 14894753 E-mail/PDF: resurgentbknnotifications@resurgent.com Jun 20 2020 04:08:56
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank (South Dakota),,
 N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14893777 E-mail/PDF: resurgentbknnotifications@resurgent.com Jun 20 2020 04:07:59
 LVNV Funding, LLC its successors and assigns as, assignee of Wells Fargo Financial Bank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14893776 E-mail/PDF: resurgentbknnotifications@resurgent.com Jun 20 2020 04:08:57
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14887804 E-mail/PDF: resurgentbknnotifications@resurgent.com Jun 20 2020 04:08:57
 LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14894723 E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 20 2020 04:07:40 MERRICK BANK,
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
 14858095 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Jun 20 2020 04:09:39 Merrick Bank,
 P.O. Box 9201, Old Bethpage, NY 11804-9001
 14885999 +E-mail/Text: bankruptcydpt@mcmcg.com Jun 20 2020 03:51:27 Midland Funding LLC,
 PO Box 2011, Warren, MI 48090-2011
 14858612 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jun 20 2020 04:09:54
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14858100 E-mail/PDF: gecsed@recoverycorp.com Jun 20 2020 04:09:41 SYNCB/Walmart, PO Box 965024,
 Orlando, FL 32896-5024

TOTAL: 15

District/off: 0315-2

User: dsaw
Form ID: 410

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Date Rcvd: Jun 19, 2020

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr PNC Bank National Association
cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr* NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr* +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
Pittsburgh, PA 15233-1828
14858088* +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
14858089* +DSNB/Macy's, PO Box 8218, Mason, OH 45040-8218
14858097 ##+Nudelman Klemm & Golub, 425 Eagle Rock Avenue, Suite 403, Roseland, NJ 07068-1717
TOTALS: 1, * 6, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 21, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on June 19, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
Jeffrey R. Hunt on behalf of Creditor Pittsburgh Water & Sewer Authority jhunt@grblaw.com,
cnoroski@grblaw.com
Kenneth Steidl on behalf of Debtor Ray Terzich julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Kenneth Steidl on behalf of Joint Debtor Mary Kay Terzich julie.steidl@steidl-steinberg.com,
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@st
eidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-ste
inberg.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
jbluemle@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 8